



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#2  
mm  
39701

In re application of: William Fitzpatrick et al. Group Art Unit: Not yet assigned  
Serial No.: 09/712,358 Examiner: Not yet assigned  
Filed: November 14, 2000 Docket No.: 4034-32  
For: **BROWSER INTERFACE AND NETWORK BASED  
FINANCIAL SERVICE SYSTEM**

Morristown, New Jersey 07962  
January 25, 2001

Hon. Commissioner of Patents and Trademarks  
Washington, DC 20231

Sir:

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR §1.97(b)**

In accordance with the duty of disclosure under 37 CFR. §1.56, Applicant hereby notifies the U.S. Patent and Trademark Office of the following documents, which are listed on the attached PTO-1449A Form. The Examiner may deem these documents to be relevant to patentability of the claims of the above-identified application. A copy of each of the documents is enclosed for convenience of the Examiner.

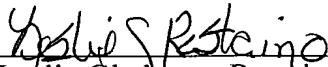
The submission of the listed documents is not intended as an admission that any of the documents constitutes prior art against the claims of the present application. Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

Applicants respectfully request that the listed documents be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO-1449A be returned in accordance with MPEP §609.

It is understood that no fee is necessary for submission of this Information Disclosure Statement, as it is being filed before the later of three months from the filing date or the mailing of the first Office action on the merits.

The Commissioner is hereby authorized to charge payment of any fees associated with this application or credit any overpayment to Deposit Account No. 50-0444.

Respectfully submitted,

  
Leslie Gladstone Restaino  
Reg. No. 38,893

Enclosures

Riker, Danzig, Scherer, Hyland & Perretti, LLP  
Headquarters Plaza  
One Speedwell Avenue  
P.O. Box 1981  
Morristown, New Jersey 07962-1981  
(973) 538-0800

Dated: January 25, 2001

**Certificate of Mailing by First Class Mail**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Assistant Commissioner of Patents, Washington, D.C. 20231 on.

  
*Signature of the person signing the certification*

**Angela L. Gehring**  
*Printed or typed name of the person signing the certificate*

**January 25, 2001**  
*Date*



Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

2

**Complete if Known**

Application Number	09/712,358
Filing Date	November 14, 2000
First Named Inventor	William Fitzpatrick et al.
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket Number	4034-32

**U.S. PATENT DOCUMENTS**

Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	1	5,132,899		Fox	07/21/1992	
	2	5,710,889		Clark et al.	01/20/1998	
	3	5,890,140		Clark et al.	03/30/1999	
	4	5,918,217		Maggioncalda et al.	06/29/1999	
	5	5,245,535		Weiss et al.	09/14/1993	
	6	5,214,579		Wolfberg et al.	05/25/1993	
	7	4,774,663		Musmanno et al.	09/27/1988	
	8	4,823,265		Nelson	04/18/1989	
	9	5,210,687		Wolfberg et al.	05/11/1993	
	10	5,231,571		D'Agostino	07/27/1993	
	11	5,262,942		Earle	11/16/1993	
	12	5,270,922		Higgins	12/14/1993	
	13	5,297,032		Trojan et al.	3/22/1994	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	U.S. Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Submit in duplicate for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

2

of

2

### Complete if Known

Application Number	09/712,358
Filing Date	November 14, 2000
First Named Inventor	William Fitzpatrick et al.
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket Number	4034-32

## U.S. PATENT DOCUMENTS

Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	14	5,692,233		Garman	11/25/1997	
	15	5,706,442		Anderson et al.	01/06/1998	
	16	5,784,696		Melnikoff	07/21/1998	
	17	5,806,049		Petruzzi	09/08/1998	
	18	5,893,079		Cwenar	04/06/1999	
	19	5,913,202		Motoyama	06/15/1999	
	20	5,930,774		Chennault	07/27/1999	
	21	5,933,816		Zeanah et al.	08/03/1999	
	22	5,940,809		Musmanno et al.	08/17/1999	
	23	5,946,666		Nevo et al.	08/31/1999	

## FOREIGN PATENT DOCUMENTS

Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	U.S. Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

Examiner  
Signature

Date  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Please type a plus sign (+) inside this box →



PTO/SB/21 (8-00)  
Approved for use through 10/31/2002. OMB 0651-0031  
Patent and Trademark Office U.S. Department of Commerce

04CO  
12-29-00

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/712,358
Filing Date	November 14, 2000
First Named Inventor	William Fitzpatrick et al.
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket Number	4034-32

## ENCLOSURES (check all that apply)

- ☐ Fee Transmittal Form
  - ☐ Fee Attached
- ☐ Petitions to the Commissioner
- ☐ Request For Corrected Filing Receipt With A Copy Of the Official Receipt
- ☐ Amendment/Reply
  - ☐ After Final
  - ☐ Affidavits/declaration(s)
- ☐ Extension of Time Request
- ☐ Express Abandonment Request
- ☒ Information Disclosure Statement Form PTO-1449
  - 23 References
- ☐ Certified Copy of Priority Document(s)
- ☐ Response to Missing Parts/Incomplete Application
  - ☐ Response to Missing Parts under 37 CFR 1.52 or 1.53

- ☐ Assignment Papers (for an Application)
- ☐ Drawing(s) -    Sheets
- ☐ Licensing-related Papers
- ☐ Petition
- ☐ Petition Routing Slip (PTO/SB/69) and Accompanying Petition
- ☐ Petition to Convert to a Provisional Application
- ☐ Power of Attorney, Revocation Change of Correspondence Address
- ☐ Terminal Disclaimer
- ☐ Small Entity Statement
- ☐ Request for Refund
- ☐ CD, Number of CD(s)

- ☐ After Allowance Communication to Group
- ☐ Appeal Communication to Board of Appeals and Interferences
- ☐ Appeal Communication Group (Appeal Notice, Brief, Reply Brief)
- ☐ Proprietary Information
- ☐ Status Letter
- ☐ Withdrawal of attorney as Attorney or Agent
- ☒ Other Enclosure(s) (please identify below):

Return Receipt Postcard


Remarks

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Leslie Gladstone Restaino, Reg. No. 38,893
Signature	<i>Leslie S Restaino</i>
Date	January 25, 2001

## CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on this date 1/25/01

Type or printed name	Angela L. Gehring		
Signature		Date	January 25, 2001

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.